Case 19-10715-ref Doc 20 Filed 03/09/19 Entered 03/10/19 01:03:15 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Ehsan Ullah Khan Misbah Ehsan Khan Debtors Case No. 19-10715-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Keith Page 1 of 2 Date Rcvd: Mar 07, 2019 Form ID: 309I Total Noticed: 64

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 09, 2019.
                      +Ehsan Ullah Khan, Misbah Ehsan Khan, 85 Sumerfield Drive, Mount Bethel +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
db/jdb
                                                                                   85 Sumerfield Drive, Mount Bethel, PA 18343-5365
t.r
                         Reading, PA 19606-2265
                                                                                                          435 Hamilton Street,
smq
                       +Bureau of Audit and Enforcement,
                                                                          City of Allentown,
                         Allentown, PA 18101-1603
                      City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg
sma
smg
                      +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +ARS Account Resolution Services, 1643 NW 136 Ave, Building H Suite 100,
sma
                      +ARS Account Resolution Services, 1643 NW 136 Ave,
14268635
                         Sunrise, FL 33323-2857
                      +Amerigas, 203 Main Street, Stroudsburg, PA 18:
+CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14268634
                                                                    Stroudsburg, PA 18360-2501
14268638
                      CCS/Bryan State Bank, 50 E 60th Street, N Sioux Falls, SD 57104 +CCS/First Nat'l Bank, 500 E 60th St, N Sioux Falls, SD 57104-0478 Clarity Finance, 8 Kennebasis Road, Indian Township, ME 04688
14268639
14268640
14268643
                     +Creditech, 50 N 7th Street, Bangor PA 18013-1791
++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
14268647
14268641
                      (address filed with court: CCS/First Savings Bank, 500 E 60th St, N Sioux Falls, SD 57104)
+FNB Omaha, PO Box 3412, Omaha NE 68103-0412
+FSB Blaze Credit Card, PO Box 5096, Sioux Falls, SD 57117-5096
+First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
Ian Zev Winograd, Esquire, Pressler Felt & Warshaw LLP, 7 Entin Road,
Parsippany, NJ 07054-5020
14268648
14268649
14275734
14268650
14268652
                        Jason M. Gallina MD PC, PO Box 182,
                                                                                 New York, NY 10163-0182
                      +Lendmark Financial Services, 2959 RT 611 Suite 105, Tannersville, PA 18372-7926 +Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904 +Matthew K. Fissel, Esquire, KML Law Group, PC, Suite 5000 BNY Independence Center Dr.
14268657
14268660
14268661
                                                                                                 Suite 5000 BNY Independence Center,
                         701 Market Street, Philadelphia, PA 19106-1538
4idland Funding, c/o Pressler, Felt & Warshaw, LLP,
                      Midland Funding, c/o Pressler, Parsippany, NJ 07054-5020 +PNC BANK NATIONAL ASSOCIATION, Philadelphia, PA 19106-1541
14268663
                                                                                                        7 Enlin Road,
14271851
                                                                        c/o Rebecca A. Sola, 701 Market Street, Suite 5000,
14268667
                      +PNC Bank, NA, 3232 Newmark Drive,
                                                                             Miamisburg, OH 45342-5421
                      +Premier BKCRD/First Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824 +Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
14268669
14268671
                      +TBOM/ATLS/Fortiva MC, PO Box 105555, Atlanta, GA 30348-5555
14268675
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: zac@fisherchristman.com Mar 08 2019 02:48:21 J. ZAC CHRISTMAN, Fisher Christman, 530 Main Street, Stroudsburg, PA 18360 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 08 2019 02:48:35
                         Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                                                 P.O. Box 280946,
                         Harrisburg, PA 17128-0946
                      +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 08 2019 02:49:01
                                                                                                                                   U.S. Attorney Office,
                      c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 08 2019 02:48:53 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500 Philadelphia, PA 19107-446
ust
                                                                    833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
07:43:00 Bank of America, PO Box 982238, El Paso TX 79998
9 07:43:00 Capital One, PO Box 30285,
                        Office of the U.S. Trustee, 833 Ches EDI: BANKAMER.COM Mar 08 2019 07:43:00
14268636
14268637
                      +EDI: CAPITALONE.COM Mar 08 2019 07:43:00
                         Salt Lake City UT 84130-0285
                      +EDI: AIS.COM Mar 08 2019 07:43:00
14283335
                                                                              Capital One Bank (USA), N.A.,
                                                                                                                             4515 N Santa Fe Ave,
                      Oklahoma City, OK 73118-7901
+EDI: CITICORP.COM Mar 08 2019 07:43:00 Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14268642
14268644
                      +EDI: COLLINSASSET.COM Mar 08 2019 07:43:00
                                                                                             Collins Asset Group,
                         5725 W Highway 290, Suite 103, Austin TX 78735-8722
                                                                                Commenity Bank Bon Ton, PO Box 182789,
14268645
                        EDI: WFNNB.COM Mar 08 2019 07:43:00
                         Columbus OH 43218-2789
                      +EDI: RCSFNBMARIN.COM Mar 08 2019 07:43:00
14268646
                                                                                           Credit One Bank, PO Box 98875,
                         Las Vegas NV 89193-8875
                        EDI: IRS.COM Mar 08 2019 07:43:00
14268651
                                                                               Interal Revenue Service.
                                                                                                                     PO Box 7346.
                         Philadelphia, PA 19101-7346
14268653
                      +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Mar 08 2019 02:49:33
                      JH Portfolio Debt Equit., 5757 Phantom Drive, Suite 225, Hazelwood MO 63042-2429 +EDI: CBSKOHLS.COM Mar 08 2019 07:43:00 Kohls/CapOne, PO Box 3115,
14268654
                         Milwaukee WI 53201-3115
                      +E-mail/Text: bncnotices@becket-lee.com Mar 08 2019 02:48:27
14268654
                                                                                                                      Kohls/CapOne, PO Box 3115,
                         Milwaukee WI 53201-3115
14268658
                        E-mail/Text: ktramble@lendmarkfinancial.com Mar 08 2019 02:48:22
                         Lendmark Financial Services, 2118 Usher Street NW, Covington, GA 30014
                        EDI: RESURGENT.COM Mar 08 2019 07:43:00
14276492
                                                                                      LVNV Funding, LLC, Resurgent Capital Services,
                         PO Box 10587, Greenville, SC 29603-0587
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User: Keith

District/off: 0313-4

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Form ID: 309I
                                                            Total Noticed: 64
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
14268655
                +E-mail/Text: bk@lendingclub.com Mar 08 2019 02:49:15
                                                                           Lending Club Corp,
                 71 Stevenson St, Suite 300,
                                                San Francisco, CA 94105-2985
                EDI: MERRICKBANK.COM Mar 08 2019 07:43:00
14278263
                                                                MERRICK BANK,
                                                                                Resurgent Capital Services,
                 PO Box 10368,
                                 Greenville, SC 29603-0368
               +EDI: TSYS2.COM Mar 08 2019 07:43:00
                                                          Macys DSNB,
14268659
                                                                        PO Box 8218,
                                                                                        Mason OH 45040-8218
               +EDI: MERRICKBANK.COM Mar 08 2019 07:43:00
                                                               Merrick Bank Corp,
                                                                                     PO Box 9201,
14268662
               Old Bethpage, NY 11804-9001
+EDI: MID8.COM Mar 08 2019 07:43:00
14268664
                                                         Midland Funding,
                                                                            2365 Northside Dr #300,
                 San Diego, CA 92108-2709
14277434
                +EDI: MID8.COM Mar 08 2019 07:43:00
                                                         Midland Funding LLC, PO Box 2011,
                 Warren, MI 48090-2011
                +EDI: MID8.COM Mar 08 2019 07:43:00
                                                         Midland Funding LLC,
14268665
                                                                                2365 Northside Drive,
                 San Diego CA 92108-2709
14268668
                EDI: PRA.COM Mar 08 2019 07:43:00
                                                        Portfolio Recovery Associates,
                                                  Norfolk VA 23502
                 120 Corporate Blvd, Suite 100,
                E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 08 2019 02:48:35
14268666
                                                                                     Pennsylvania Dep't of Revenue,
                                      Attn: Bankruptcy Division,
                                                                    Harrisburg, PA 17128-0946
                 Department 280946,
                +EDI: JEFFERSONCAP.COM Mar 08 2019 07:43:00
14283153
                                                                Premier Bankcard, Llc,
                                                                            Saint Cloud Mn 56302-7999
                 Jefferson Capital Systems LLC Assignee,
                                                            Po Box 7999,
                EDI: Q3G.COM Mar 08 2019 07:43:00
                                                        Quantum3 Group LLC as agent for,
14275587
                                                                                            Second Round LP,
                 PO Box 788,
                               Kirkland, WA 98083-0788
14268670
               +EDI: RESURGENT.COM Mar 08 2019 07:43:00
                                                              Resurgent/LVNV Funding,
                                                                                         PO Box 1269,
                 Greenville, SC 29602-1269
14268672
               +EDI: RMSC.COM Mar 08 2019 07:43:00
                                                         SYNCB/BP,
                                                                    PO BOX 965024,
                                                                                      Orlando, FL 32896-5024
               +EDI: RMSC.COM Mar 08 2019 07:43:00
                                                                            PO Box 965004,
                                                         SYNCB/Citgo PLCC,
14268673
                 Orlando, FL 32896-5004
                +EDI: RMSC.COM Mar 08 2019 07:43:00
                                                         SYNCB/WAL-MART.
                                                                           PO BOX 965024,
14268674
                 Orlando, FL 32896-5024
14269012
               +EDI: RMSC.COM Mar 08 2019 07:43:00
                                                         Synchrony Bank,
                                                                           c/o PRA Receivables Management, LLC,
                 PO Box 41021,
                                 Norfolk, VA 23541-1021
                                                              TD Bank USA Target Credit,
               +EDI: WTRRNBANK.COM Mar 08 2019 07:43:00
14268676
                                                                                            PO Box 673,
                 Minneapolis MN 55440-0673
14268677
               +EDI: BLUESTEM Mar 08 2019 07:43:00
                                                         Webbank Fingerhut,
                                                                              6250 Ridgewod Road,
                 Saint Cloud MN 56303-0820
               +E-mail/Text: bankruptcynotice@westlakefinancial.com Mar 08 2019 02:48:53
14268678
                 Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847
                                                                                               TOTAL: 36
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
               +Lending Club Corp, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14268656*
                                                                                               TOTALS: 0, * 1, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2019 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2019 at the address(es) listed below:

J. ZAC CHRISTMAN on behalf of Joint Debtor Misbah Ehsan Khan zac@fisherchristman.com, office@fisherchristman.com

J. ZAC CHRISTMAN on behalf of Debtor Ehsan Ullah Khan zac@fisherchristman.com, office@fisherchristman.com

REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

SCOTT WATERMAN ECFmail@fredreiglech13.com, ECF_FRPA@Trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Date Royd: Mar 07, 2019

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Information to identify the case:						
Debtor 1	Ehsan Ullah Khan	Social Security number or ITIN xxx-xx-3776				
	First Name Middle Name Last Name	EIN				
Debtor 2	Misbah Ehsan Khan	Social Security number or ITIN xxx-xx-1604				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 2/4/19				
Case number: 19	9–10715–ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Ehsan Ullah Khan	Misbah Ehsan Khan
2.	All other names used in the last 8 years	aka Ehsan Khan, aka Ehsan U. Khan	aka Misbah Khan, aka Misbah E. Khan
3.	Address	85 Sumerfield Drive Mount Bethel, PA 18343	85 Sumerfield Drive Mount Bethel, PA 18343
4.	Debtor's attorney Name and address	J. ZAC CHRISTMAN Fisher Christman 530 Main Street Stroudsburg, PA 18360	Contact phone 5702343960 Email: zac@fisherchristman.com
5.	Bankruptcy trustee Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779–1313 Email: ECFmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 3/7/19

For more information, see page 2

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Debtor Ehsan Ullah Khan and Misbah Ehsan Khan

Case number 19–10715–ref

7.	. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 9, 2019 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 6/8/19 a discharge	
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/15/19	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 8/3/19	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1187.0 The hearing on confirmation will be held on: 5/16/19 at 09:00 AM , Location: Courtroom 1, Third Floor, The Mac PA 19601	·	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
1 ⁻	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue t court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law	
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part however, unless the court orders otherwise, the debts will not be discharged until all payments use are made. A discharge means that creditors may never try to collect the debt from the debtors per as provided in the plan. If you want to have a particular debt excepted from discharge under 11 USCS (a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. (a) must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to objection in line 8.		s, which may include all or part of a debt. scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you		